

DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

As the sole named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name.

I believe I am the sole and original inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

INSURANCE METHOD THAT ACCOUNTS FOR
THE ABSENCE OF THE INSURED PARTY

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed. NONE

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application. NONE

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

George P. McAndrews	Reg. No. 22,760
John J. Held	Reg. No. 21,061
Timothy J. Malloy	Reg. No. 25,600
William M. Wesley	Reg. No. 26,521
Lawrence M. Jarvis	Reg. No. 27,341
Gregory J. Vogler	Reg. No. 31,313
Jean Dudek Kuelper	Reg. No. 30,171
Herbert D. Hart III	Reg. No. 30,063
Robert W. Fieseler	Reg. No. 31,826
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Steven J. Hampton	Reg. No. 33,707
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David D. Headrick	Reg. No. 40,642
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Alejandro Menchaca	Reg. No. 34,389
Kirk A. Vander Leest	Reg. No. 34,036
Richard T. McCaulley, Jr.	Reg. No. 41,977
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Peter J. McAndrews	Reg. No. 38,547
Leland G. Hansen	Reg. No. P-50,731
James M. Hafertepe	Reg. No. P-51,219
Jonathan R. Sick	Reg. No. 43,920
Eligio C. Pimentel	Reg. No. 42,076
James P. Murphy	Reg. No. 40,741
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Michael B. Harlin	Reg. No. 43,658
James R. Nuttall	Reg. No. 44,978
Jeffrey D. Wheeler	Reg. No. 39,066
Timothy L. Harney	Reg. No. 38,174
Joseph M. Barich	Reg. No. 42,291
Scott P. McBride	Reg. No. 42,853
Patricia J. McGrath	Reg. No. 44,919

Sandra A. Frantzen
Christopher V. Carani
Jennifer E. Lacroix
Joseph F. Harding
Joseph M. Butscher
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Michael J. Fitzpatrick
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David Muzilla

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Reg. No. 44,401
Reg. No. P-50,914

Address all telephone calls to:

Lawrence M. Jarvis

Telephone Number:

312.775.8000

Address all correspondence to:

Lawrence M. Jarvis
McAndrews, Held & Malloy, Ltd.
500 W. Madison, Suite 3400
Chicago, IL 60661

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Information about sole or first inventor:

(given name, family name): Alan A. Candos

Residence: 11737 Southwest Highway
Palos Heights, Illinois 60463

Citizenship: U.S.A.

Post Office Address: Same

First inventor's signature: _____



Date Signed: _____

12/21/01